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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/902,359	07/10/2001	Arthur D. Kranzley	AP33353-070457.1041	8872

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NEW YORK, NY 10112

EXAMINER

GREENE, DANIEL L

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 09/04/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/902,359	KRANZLEY ET AL.
Examiner	Art Unit	
Daniel L. Greene	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 10 July 2001.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-5 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-5 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner.

If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

- Certified copies of the priority documents have been received.
- Certified copies of the priority documents have been received in Application No. _____.
- Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s) 4.

4) Interview Summary (PTO-413) Paper No(s). _____.

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____.

DETAILED ACTION

Specification

The disclosure is objected to because of the following informalities:

The disclosure is objected to because it contains embedded hyperlink and /or other form of browser-executable code. Pg.10-11. Applicant is required to delete the embedded hyperlink and/or other form of browser-executable code. See MPEP & 608.01.

Appropriate action is required.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-5 are rejected under 35 U.S.C. 103(a) as being unpatentable over Linehan US 6,327,578 [Linehan], and further in view of Schenkler US 6,078,902 [Schenkler].

As per claim 1:

Linehan discloses:

generating a first message authorization request and forwarding said request to said payment gateway; Col. 4, lines 10-40.

authenticating said parties by said gateway and returning to say merchant's computer an automatic authorization approval without first obtaining authorization from said issuer; Col. 4, lines 1-67.

authorizing or declining said second request at least based on said PAN and said amount of said transaction. Col. 6, lines 47-67.

Linehan discloses the claimed invention except for the based upon said authentication and said automatic authorization approval, generating a second authorization request for authorizing said transaction using said PAN; forwarding said request not to said payment gateway but to said payment system.

Schenkler teaches that it is known in the art to based upon said authentication and said automatic authorization approval, generating a second authorization request for authorizing said transaction using said PAN; forwarding said request not to said payment gateway but to said payment system. Col. 10, lines 1-67.

It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the system for transactions over a network of Schenkler with the authenticating said parties by said gateway and returning to said merchant's computer an automatic authorization approval without first obtaining authorization from said issuer of Linehan, in order to provide the issuer with the flexibility to chose the payment method and options they want to use.

Claims 1 and 4 are rejected under 35 U.S.C. 103 as being unpatentable over Linehan. Linehan teaches all of the elements claimed with the exception of generating an authorization request and sending it to an entity that is not associated with the purchaser or merchant's banks. The examiner takes Official Notice that utilizing a Certificate Authority to validate the various parties to a transaction where the Certificate Authority is not associated with either of the participant's banks is well known.. It would have been obvious to one having ordinary skill in the art at the time of the invention to have included the step of generating an authorization request and sending it to an entity that is not associated with the purchaser's or the merchant's banks because the skilled artisan would have recognized that this business practice of authenticating transaction participants is common and well known and is clearly applicable to the limitation presented by the Applicant in claims 1 and 4. These advantages are well known to those skilled in the art.

As per claim 2:

Linehan further discloses:

wherein said first message authorization request is formatted in compliance with a first certain protocol and said second authorization request is formatted by said merchant computer in compliance with a second certain protocol. Col. 4, line 67, Col. 3, lines 13-50.

As per claim 3:

Linehan further discloses:

wherein said first certain protocol is a SET protocol and the second certain protocol is a SSL protocol; and wherein said payment gateway is a SET payment gateway. Col. 4, line 67, Col. 3, lines 13-50.

As per claim 4:

Linehan discloses:

generating by said consumer's computer a message authorization request; packaging said message authorization request with a merchant's message authorization request; Col. 5, lines 50-67.

encrypting said merchant authorization request; Col. 4, line 67.

forwarding said encrypted merchant's authorization request to said payment gateway; Col. 14, lines 18-67.

decrypting by said payment gateway said merchant authorization request and authenticating the consumer and the merchant; Col. 7, lines 20-67.

returning a message to said merchant's computer with an automatic authorization approval and said consumer's encrypted PAN without first obtaining authorization through said payment system; Col. 4, lines 1-67.

Linehan discloses the claimed invention except for opening said returned message to obtain said PAN, forwarding a payment authorization request using

said PAN to said payment system, and providing by said acquirer computer an authorization or decline of said payment authorization request.

Schenkler teaches that it is known in the art to open said returned message to obtain said PAN, forwarding a payment authorization request using said PAN to said payment system, and providing by said acquirer computer an authorization or decline of said payment authorization request. Col. 10, lines 1-67.

It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the system for transactions over a network of Schenkler with the opening said returned message to obtain said PAN, forwarding a payment authorization request using said PAN to said payment system, and providing by said acquirer computer an authorization or decline of said payment authorization request of Linehan, in order to provide the means to conclude a transaction.

As per claim 5:

Linehan further discloses:

wherein said payment system is not accessed through said payment gateway. Col. 8, lines 12-15.

Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant.

Although the specified citations are representative of the teachings in the art and are

applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Conclusion

2. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. ***

Fox et al. US 5,790,677. SYSTEM AND METHOD FOR SECURE ELECTRONIC COMMERCE TRANSACTIONS.

Rowney et al. US 5,996,076. SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SECURE DIGITAL CERTIFICATE OF ELECTRONIC COMMERCE.

Gifford US 5,724,424. DIGITAL ACTIVE ADVERTISING

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel L. Greene whose telephone number is 703-306-5539. The examiner can normally be reached on M-Thur. 8am-6pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on 703-305-9768. The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

8/21/03

DLG

JAMES P. TRAMMELL
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600